

## THE SSQ EQUITY GIA: A TRULY UNIQUE PRODUCT ON TODAY'S FINANCIAL MARKET!

Whether you're saving for retirement or for another specific goal, it can be difficult to find an investment product that allows you to both protect your capital and achieve income growth.

The SSQ Equity GIA offers you all the security of a guaranteed interest account combined with all the performance potential of the market.

### Three unique features give the SSQ Equity GIA the edge over its competitors:

- 100% capital guaranteed at maturity PLUS guaranteed minimum return
- No caps on growth means unlimited potential returns
- Redeemable at any time

The **SSQ Equity GIA** is available at any time and rates applicable are posted weekly. Minimum investment: \$5,000.

**Please consult your financial security advisor for more details about this unique financial product.**



All guaranteed amounts described in this document are reduced proportionally if redemption occurs before term. Please refer to the *Information Folder, Annuity Contract* and *Application Form* before investing. Actual rates of return on investments are not guaranteed and may vary. There are no guarantees that past performance will be repeated in the future. Returns shown do not take into account sales, redemptions, distributions or other optional charges that would have reduced returns. **Any amount allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value.**

The information contained in this document is of a general nature only and pertains to investment options and strategies and therefore must not be considered as investment advice that is applicable to all investment situations. It is strongly recommended that you consult your financial security advisor, who will analyze your needs on an individual basis and then recommend the appropriate financial products that correspond to your profile, financial situation, risk tolerance level, and personal circumstances.



Values in the right place

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# SSQ EQUITY GIA

All the security of a Guaranteed Interest Account (GIA) combined with the performance potential of the stock market



Values in the right place



DRA976A (2016-07)

Investment



## SSQ EQUITY GIA

SSQ Equity GIA is an investment vehicle that can be purchased as part of individual registered savings plans (RRSP, LIRA, TFSA) or non-registered financial plans (NRSP) with a 10-year term.

**The investor chooses one of two ways to allocate contributions:**

**For the more conservative investors...**

### 60% in GIA and 40% in SSQ Guaranteed Investment Funds (GIF)

- 60% of the contribution is allocated to a Guaranteed Investment Account (GIA) for a period of 10 years with a guaranteed compound interest rate.
- 40% of the contribution is allocated to one or more SSQ GIFs whose capital is 100% guaranteed upon a 10-year term or upon the death of the annuitant.

**OR...**

**For the bolder investors who want to make the most of the stock markets...**

### 40% in GIA and 60% in SSQ Guaranteed Investment Funds (GIF)

- 40% of the contribution is allocated to a Guaranteed Investment Account (GIA) for a period of 10 years with a guaranteed compound interest rate.
- 60% of the contribution is allocated to one or more SSQ GIFs whose capital is 100% guaranteed upon a 10-year term or upon the death of the annuitant.

## EXCEPTIONAL QUALITY GUARANTEES

- Your **capital** is 100% guaranteed at 10-year maturity.
- The **minimum guaranteed return** is established and posted weekly. This compounded annual rate is guaranteed on the portion invested in the GIA. You are guaranteed to receive this return at maturity, regardless of market performance over the 10-year term.
- **In the event of the annuitant's death**, the capital is 100% guaranteed, and the returns accumulated up to that point in time for both the GIA portion and the segregated funds portion are granted. No market value adjustment or redemption charges will apply.

## UNLIMITED GROWTH POTENTIAL

Stock markets can potentially offer you substantial capital growth over a 10-year period. Any additional earnings generated by the funds you select are all yours at maturity.

**There's no cap on potential returns!**

## REDEEMABLE AT ANY TIME

Unlike many similar products, the SSQ Equity GIA is **redeemable at any time** before maturity.

Certain redemption fees may apply as specified in the **SSQ Equity GIA Brochure**.

## SSQ GUARANTEED INVESTMENT FUNDS (GIF) AVAILABLE

A wide **range of SSQ GIFs** are offered under the SSQ Equity GIA product. These funds have been carefully selected by our team of experts.

Please consult the *Fund Facts* or *SSQ Guaranteed Investment Funds Summary* (DRA719) for more information about the funds offered under the SSQ Equity GIA product as well as their fees.

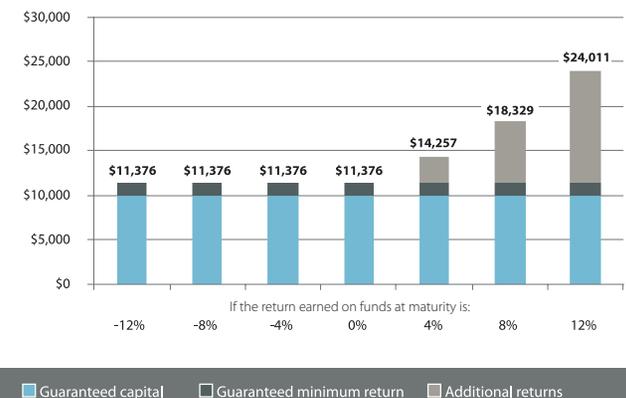
## EXAMPLE 1 60% in GIA and 40% in SSQ GIFs

Let's use the example of a \$10,000 investment in an SSQ Equity GIA **with the option of 60% in GIA and 40% in SSQ GIFs**, i.e. \$6,000 allocated to a GIA at 3%\* and \$4,000 allocated to segregated funds. Based on the assumption of different annual fund returns, the SSQ Equity GIA would have the following value upon a 10-year term:



## EXAMPLE 2 40% in GIA and 60% in SSQ GIFs

Let's use the example of a \$10,000 investment in SSQ Equity GIA **with the option of 40% in GIA and 60% in SSQ GIFs**, i.e. \$4,000 allocated to a GIA at 3%\* and \$6,000 allocated to segregated funds. Based on the assumption of different annual fund returns, the SSQ Equity GIA would have the following value upon a 10-year term:



\* These rates and amounts are provided for this example only and may differ at the time the product is issued.